

Debtor1 Merle Allen Baker, Jr.

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Debtor 2
(Spouse, if filing) Trisha Marie BakerUnited States Bankruptcy Court for the : WESTERN District of Pennsylvania
(State)Case number 13-10469-TPA**Form 4100R**
Response to Notice of Final Cure

10/15

According to Bankruptcy Rule 3002.1(g), the creditor responds to the trustee's notice of final cure payment.

Part 1: Mortgage Information**Name of creditor:** U.S. BANK NATIONAL ASSOCIATION, NOT IN ITS INDIVIDUAL CAPACITY BUT SOLELY AS TRUSTEE FOR MERRILL LYNCH FIRST FRANKLIN MORTGAGE LOAN TRUST, MORTGAGE LOAN ASSET-BACKED CERTIFICATES, SERIES 2007-2**Court claim no.** (if known): 5-1**Last 4 digits** of any number you use to identify the debtor's account: 5136**Property address:** 2040 JACKSON CENTER POLK
Number StreetPOLK, PA 16342
City State ZIP Code**Part 2: Prepetition Default Payments**

Check one:

- ☒ Creditor agrees that the debtor(s) have paid in full amount required to cure the prepetition default on the creditor's claim
- ☐ Creditor disagrees that the debtor(s) have paid in full the amount required to cure the prepetition default on the creditor's claim. Creditor asserts that the total prepetition amount remaining unpaid as of the date of this response is: \$ _____

Part 3: Postpetition Mortgage

Check one:

- ☒ Creditor states that the debtor(s) are current with all postpetition payments consistent with § 1322(b)(5) of the Bankruptcy Code, including all fees, charges, expenses, escrow, and costs.

The next postpetition payment from the debtor(s) is due on: 6/1/2018
MM/DD/YYYY

**Mr. Cooper reviewed the account and found Notices of Payment Change (PCN) were not timely filed and/or delays in performing escrow analyses. A credit of \$4151.11 was applied to account for any untimely PCNs where payments increased resolve the escrow shortage. The account is current and due for the 06/01/2018 payment.

- ☐ Creditor states that the debtors are not current on all postpetition payments consistent with § 1322 (b)(5) of the Bankruptcy Code, including all fees charges expenses, escrow, and costs.

Creditor asserts that the total amount remaining unpaid as of the date of this response is:

- a. Total postpetition ongoing payments due: (a) \$ _____
- b. Total fees, charges, expenses, escrow and costs outstanding: + (b) \$ _____
- c. Total. Add lines a and b. (c) \$ _____

Creditor asserts that the debtor(s) are contractually obligated for the postpetition payment(s) that first became due on:

Debtor 1

Merle Allen Baker, Jr.

First Name

Middle Name

Last Name

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Case Number (if known)

13-10469-TPA

Part 4: Itemized Payment History

If the creditor disagrees in Part 2 that the prepetition arrearage has been paid in full or states in Part 3 that the debtor(s) are not current with all postpetition payments, including all fees, charges, expenses, escrow, and costs, the creditor must attach an itemized payment history disclosing the following amounts from the date of the bankruptcy filing through the date of this response:

- ☒ all payments received;
☒ all fees, costs, escrow, and expenses assessed to the mortgage; and
☒ all amounts the creditor contends remain unpaid

Part 5: Sign Here

The person completing this response must sign it. The response must be filed as a supplement to the creditor's proof of claim

Check the appropriate box:

- ☐ I am the creditor.
☒ I am the creditor's authorized agent.

I declare under penalty of perjury that the information provided in this response is true and correct to the best of my knowledge, information, and reasonable belief.

Sign and print your name and your title, if any, and state your address and telephone number if different from the notice address listed on the proof of claim to which this response applies.

X /s/Madison Wilson
Signature

Date 04/04/2018

Print Madison Wilson
First Name Middle Name Last Name Title Authorized Agent

Company RAS Citron, LLC

If different from the notice address listed on the proof of claim to which this response applies:

Address 130 Clinton Road, Suite 202
Number Street

Fairfield, NJ 07004
City State ZIP Code

Contact 973-575-0707 Email mwilson@rasflaw.com

CERTIFICATE OF SERVICE

I HEREBY CERTIFY that on April 4, 2018, I electronically filed the foregoing with the Clerk of Court by using the CM/ECF system, and a true and correct copy has been served via CM/ECF or United States Mail to the following parties:

Daniel P. Foster
Foster Law Offices
PO Box 966
Meadville, PA 16335

Merle Allen Baker, Jr.
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Polk, PA 16342

Trisha Marie Baker
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Ronda J. Winnecour
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600 Grant Street
Pittsburgh, PA 15219

Office of the United States Trustee
Liberty Center.
1001 Liberty Avenue, Suite 970
Pittsburgh, PA 15222

RAS CITRON, LLC
Authorized Agent for Secured Creditor
130 Clinton Road, Suite 202
Fairfield, NJ 07004
Telephone: 973-575-0707
Facsimile: 973-404-8886

By: /s/ Madison Wilson
Madison Wilson, Esquire
Email: mwilson@rasflaw.com